Case 16-31682 Doc 1 Filed 10/04/16 Entered 10/04/16 14:14:13 Desc Main Document Page 1 of 47

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name				
	Write the name that is on	Catalina			
	your government-issued picture identification (for example, your driver's license or passport).	First name	First name		
		Middle name	Middle name		
	Bring your picture identification to your	Solis			
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)		
2.	All other names you have used in the last 8 years	FKA Catalina Vega			
	Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0539			

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Debtor 1 Catalina Solis

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		1542 Kemman Ave.				
		La Grange Park, IL 60526 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Catalina Solis

⊃ar	t 2: Tell the Court About	Your Ba	nkruptcy Ca	ıse				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> f page 1 and check the appropria	v 11 U.S.C. § 342(b) for Individuals Filing for Bankrup te box.	otcy	
	choosing to file under	■ Chapter 7						
		☐ Ch	apter 11					
		☐ Ch	apter 12					
		☐ Ch	apter 13					
3.	How you will pay the fee		about how yo	ou may pay. Typ attorney is subi	pically, if you are paying the fee y	ck with the clerk's office in your local court for more courself, you may pay with cash, cashier's check, or rhalf, your attorney may pay with a credit card or check	noney	
☐ I need to pay the fee in installments. If you choose this option, sign a The Filing Fee in Installments (Official Form 103A).					ion, sign and attach the Application for Individuals to	Pay		
			I request that but is not req	it my fee be wa uired to, waive y	aived (You may request this option	on only if you are filing for Chapter 7. By law, a judge our income is less than 150% of the official poverty li in installments). If you choose this option, you must f	ne that	
						icial Form 103B) and file it with your petition.	iii out	
).	Have you filed for bankruptcy within the	■ No.						
	last 8 years?	☐ Yes						
			District		When	Case number		
			District		When When	Case number		
			District		when	Case number		
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ No.	Go to I	ine 12.				
	residence :	☐ Yes	s. Has yo	our landlord obta	ained an eviction judgment agair	st you and do you want to stay in your residence?		
				No. Go to line	12.			
				Yes. Fill out <i>In</i> bankruptcy per		Judgment Against You (Form 101A) and file it with t	his	

Case 16-31682 Doc 1 Filed 10/04/16 Entered 10/04/16 14:14:13 Desc Main Document Page 4 of 47 Case number (if known) Debtor 1 Catalina Solis Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Catalina Solis Document Page 5 of 47

Case number (if known)

Part 5: Expl

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 **Catalina Solis** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Catalina Solis Signature of Debtor 2 **Catalina Solis** Signature of Debtor 1 Executed on October 4, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Catalina Solis Document Page 7 of 47

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ William	ı Teitelbaum	Date	October 4, 2016	
Signature of	Attorney for Debtor		MM / DD / YYYY	
William Te	eitelbaum			
William Te	eitelbaum			
Firm name				
c/o Donalo	d Leibsker			
10 S. LaSa	alle Street, Suite 1230			
Chicago, I	L 60603			
Number, Street,	City, State & ZIP Code			
Contact phone	630-202-8405	Email address	lawbrt@aol.com	
6274270				
Par number 9 C	toto			

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	17(7(.1111)	<u> </u>	
mation to identify your	case:		
Catalina Solis			
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	Catalina Solis First Name First Name	Catalina Solis First Name Middle Name First Name Middle Name	Catalina Solis First Name Middle Name Last Name First Name Middle Name Last Name

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	Summarize Your Assets		
Pai	Summarize Your Assets	Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	170,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	33,672.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	203,672.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	128,328.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	138,992.00
	Your total liabilities	\$	267,320.00
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,988.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,234.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal	, family, or

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Page 9 of 47 Case number (if known) Debtor 1 Catalina Solis

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: OR . Form 122B Line 11: OR . Form 122C-1 Line 14.

4,111.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill in this	s information to	identify	your case and t			Paue 10 012	4 /			
Debtor 1		ina Soli								
20010.	First Nar			le Name		Last Name				
Debtor 2	ing) First Nar	ma	Midd	le Name		Loot Nama				
(Spouse, if fil	ing) First Nar	ne	ivilda	ie ivame		Last Name				
United Sta	ates Bankruptcy (Court for	the: NORTHER	RN DIST	RICT OF ILLIN	NOIS				
Case num	nber					-				Check if this is an amended filing
Sche n each cate hink it fits nformation	best. Be as comp	3: Pr	operty escribe items. List	le. If two	married people	n asset fits in more t are filing together, l e top of any addition	both are equa	ally responsibl	e for supp	
uiswei eve	ery question.									
■ Yes.	o to Part 2. Where is the prope 2 Kemman Ave address, if available, o) .	pription	What _ ■	Single-family h	ti-unit building	the	e amount of any	secured c	s or exemptions. Put aims on Schedule D: Secured by Property.
La C	Grange Park	IL	60526-0000		Manufactured	or cooperative		rrent value of tire property?		Current value of the portion you own?
City		State	ZIP Code		Investment pro Timeshare Other	. ,	(s	uch as fee sim	ure of you ple, tenand	\$170,000.00 r ownership interest by by the entireties, or
				Who	has an interest Debtor 1 only	in the property? Che	SCR ONE	ife estate), if k		tv
Coo	k				•			nancy by ti	ic critic	· y
County					Debtor 1 and I At least one of	the debtors and anot		(see instruction		ınity property
					r information ye	ou wish to add about on number:	t this item, su	icn as local		
2. Add t l	he dollar value o	of the po	rtion you own fo	or all of	your entries f	rom Part 1, includ	ing any ent	ries for		*

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

pages you have attached for Part 1. Write that number here.......>>

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

\$170,000.00

Deb	tor 1 Ca	atalina Solis	1	Document	Page 11 of 47_0	Case number (if known)		
3. C a	ars, vans,	trucks, tracto	rs, sport utility vel	nicles, motorcycles				
	No							
	Yes							
		Llanda				Do not deduct sec	ured claims or exer	mntions Put
3.1	Make:	Honda Accord		Who has an interest in th	e property? Check one	the amount of any	secured claims on ve Claims Secured	Schedule D:
	Model: Year:	2008		■ Debtor 1 only□ Debtor 2 only				
		ate mileage:	122,000	Debtor 1 and Debtor 2 of	only	Current value of entire property?	tne Current v	value of the ou own?
	Other info	rmation:		☐ At least one of the debt	ors and another			
				Charle if this is some		\$6,072	2.00	\$6,072.00
				Check if this is comme (see instructions)	unity property			Ψο,σ. Ξ.σο
5 A .p	ages you l	nave attached e Your Persona r have any leg	d for Part 2. Write t al and Household Ite gal or equitable int	n for all of your entries fr hat number here ems erest in any of the follow			Current va portion yo Do not ded	
E		, ,,		china, kitchenware				
			household good	ls and furnishings				\$700.0
E	i No	ncluding cell p		eo, stereo, and digital equipedia players, games	oment; computers, prin	ters, scanners; music c	ollections; electro	onic devices
	Yes. Des	cribe						
E		intiques and figother collection	gurines; paintings, p ns, memorabilia, col	orints, or other artwork; boolectibles	oks, pictures, or other a	art objects; stamp, coin	or baseball card	I collections;
E	xamples: S r	for sports and Sports, photogr nusical instrum	raphic, exercise, an	d other hobby equipment;	bicycles, pool tables, g	olf clubs, skis; canoes	and kayaks; carp	entry tools;
	No Yes. Des	cribe						
	Firearms Examples:	Pistols, rifles,	shotguns, ammunit	ion, and related equipmen	t			
	INo]Yes. Des	cribe						

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Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known) Document Debtor 1 **Catalina Solis** 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$600.00 necessary wearing apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,300.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... \$2,300.00 Chase 17.1. checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them

Issuer name:

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Case number (if known) Document Debtor 1 **Catalina Solis** 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Yes. List each account separately. Type of account: Institution name: 401k Chase \$24,000.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

Schedule A/B: Property

☐ No

Official Form 106A/B

■ Yes. Name the insurance company of each policy and list its value.

Company name: Beneficiary: Surrender or refund

page 4

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Case number (if known) Document Debtor 1 **Catalina Solis** value: State Farm Insurance term life debtor's 2 children \$0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$26,300,00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47.

Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership

■ No

Part 7:

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known) Document Debtor 1 **Catalina Solis**

Part	8: List the Totals of Each Part of this Form		· · · · · · · · · · · · · · · · · · ·	
55.	Part 1: Total real estate, line 2			\$170,000.00
56.	Part 2: Total vehicles, line 5	\$6,072.00		
57.	Part 3: Total personal and household items, line 15	\$1,300.00		
58.	Part 4: Total financial assets, line 36	\$26,300.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$33,672.00	Copy personal property total	\$33,672.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$203,672.00

Official Form 106A/B Schedule A/B: Property page 6 Case 16-31682 Doc 1 Filed 10/04/16 Entered 10/04/16 14:14:13 Desc Main

Fill in this infor	mation to identify your	casa.		
	mation to identify your	case.		
Debtor 1	Catalina Solis			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the I	Property	You	Claim a	s Exemp	ıt
---------	----------	-------	----------	-----	---------	---------	----

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
\$170,000.00		\$15,000.00	735 ILCS 5/12-901
		100% of fair market value, up to any applicable statutory limit	
\$170,000.00		100%	735 ILCS 5/12-112
		100% of fair market value, up to any applicable statutory limit	
\$6,072.00		\$2,400.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$6,072.00		\$3,672.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$700.00		\$328.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
	\$170,000.00 \$170,000.00 \$6,072.00	\$170,000.00	\$170,000.00 \$170,000 \$170,000.00 \$170,000 \$

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Case number (if known)

				,	
	rief description of the property and line on chedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own			Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	ecessary wearing apparel ine from Schedule A/B: 11.1	\$600.00	•	100%	735 ILCS 5/12-1001(a)
L)	THE HOLL COLOURS PAD. THE			100% of fair market value, up to any applicable statutory limit	
	hecking: Chase ine from Schedule A/B: 17.1	\$2,300.00		100%	735 ILCS 5/12-1001(g)(1)
_	THE HOLL COLOURS PAD. 1111			100% of fair market value, up to any applicable statutory limit	
_	01k: Chase ine from Schedule A/B: 21.1	\$24,000.00		100%	735 ILCS 5/12-1006
L	ine nom Schedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit	
	□ No	3 years after that for ca	ases fil	,	,
	☐ Yes				

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0000 10 01	.002	Docume Docume	nt Page 18	of 47	14.10 DC00 W	idiii
Fill in this information to ide	ntify your					
Debtor 1 Catalina	Solis					
First Name	00113	Middle Name	Last Name			
Debtor 2		Marin N				
(Spouse if, filing) First Name		Middle Name	Last Name			
United States Bankruptcy Cou	rt for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)					_	if this is an
					ameno	ded filing
Official Form 106D						
Schedule D: Cred	litors	Who Have Clai	ms Secured	hy Property	J	12/15
Be as complete and accurate as p s needed, copy the Additional Pa						
number (if known).						
. Do any creditors have claims s	-					
☐ No. Check this box and	submit thi	s form to the court with you	r other schedules. Yo	ou have nothing else to	report on this form.	
Yes. Fill in all of the info	ormation b	elow.				
Part 1: List All Secured C	laims					
2. List all secured claims. If a cre				Column A	Column B	Column C
for each claim. If more than one comuch as possible, list the claims in				Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.4 Freedom Mortgage		Describe the property that a	nource the elaims	value of collateral. \$128,328.00	claim \$170,000,00	If any
2.1 Freedom Mortgage Creditor's Name		Describe the property that so 1542 Kemman Ave. La		\$120,320.00	\$170,000.00	\$0.00
		IL 60526 Cook County				
		As of the date you file, the cl				
PO Box 89486		apply.	ann is. Check all that			
Cleveland, OH 44101		Contingent				
Number, Street, City, State & Zip		☐ Unliquidated ☐ Disputed				
Who owes the debt? Check one		Nature of lien. Check all that	apply.			
Debtor 1 only		■ An agreement you made (s	such as mortgage or sec	ured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2 only		Statutory lien (such as tax I	•			
At least one of the debtors and		☐ Judgment lien from a lawsu				
☐ Check if this claim relates to community debt	а	☐ Other (including a right to c	offset)			
-		Look A dimito of coops	m4 mmh.ar			
Date debt was incurred		Last 4 digits of accou	nt number			
Add the dollar value of your er		• =		\$128,32	8.00	
If this is the last page of your f Write that number here:	orm, add tl	ne dollar value totals from all	pages.	\$128,32	8.00	
		5 1 2 1 1 X AL I				
		a Debt That You Already				
Use this page only if you have o trying to collect from you for a d						
than one creditor for any of the debts in Part 1, do not fill out or	debts that y	ou listed in Part 1, list the ac				
George in Fait 1, do not ini out or	อนมากก แก้เ	paye.				
Name, Number, Street, City		p Code	On whice	ch line in Part 1 did you er	nter the creditor? 2.1	
Loancare Servicing 3637 Sentara Way	Center		1 2 4 1	lights of account arms.		
Virginia Beach, VA	23452		Last 4 d	ligits of account number _	_	

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			Documen	t Page 19 of 47	_
Fill in th	is information	to identify your c	ase:		
Debtor 1	Cat	alina Solis			7
		Name	Middle Name	Last Name	
Debtor 2		Nama	Middle None	Last Name	
(Spouse if,	illing) First	Name	Middle Name	Last Name	
United S	tates Bankrupto	y Court for the:	NORTHERN DISTRICT O	FILLINOIS	
Case nu	mber				
(if known)					☐ Check if this is an
					amended filing
Officia	l Form 106	SE/E			
			ho Have Unsecur	ad Claims	12/15
				ORITY claims and Part 2 for creditors with NC	
Schedule Schedule left. Attacl	G: Executory Co D: Creditors Who	ntracts and Unexpi o Have Claims Secu on Page to this page	red Leases (Official Form 106 red by Property. If more spac	Also list executory contracts on Schedule A/B: G). Do not include any creditors with partially ie is needed, copy the Part you need, fill it out to report in a Part, do not file that Part. On the	y secured claims that are listed in t, number the entries in the boxes on the
Part 1:	List All of Yo	our PRIORITY Uns	secured Claims		
1. Do ar	ny creditors have	priority unsecured	claims against you?		
■ No	o. Go to Part 2.				
□ Ye	es.				
Part 2:	List All of Yo	our NONPRIORITY	/ Unsecured Claims		
3. Do ar	ny creditors have	nonpriority unsec	ured claims against you?		
□ No	o. You have nothi	ng to report in this pa	rt. Submit this form to the court	with your other schedules.	
■ Ye	es.				
unsec	cured claim, list th one creditor holds	e creditor separately	for each claim. For each claim	of the creditor who holds each claim. If a credisted, identify what type of claim it is. Do not list you have more than three nonpriority unsecured	claims already included in Part 1. If more
					Total claim
4.1	Chase		Last 4 digits of	f account number	\$2,100.00
	Nonpriority Credito		When wee the	debt incurred?	
_		DE 19850-5298	when was the	debt incurred?	
_	Number Street Cit		As of the date	you file, the claim is: Check all that apply	
\	Who incurred the	debt? Check one.			
ı	Debtor 1 only		☐ Contingent		
I	Debtor 2 only		☐ Unliquidated	d	
I	Debtor 1 and D	Debtor 2 only	☐ Disputed		
I	At least one of	the debtors and ano	anoi	RIORITY unsecured claim:	
		laim is for a comm			
	debt s the claim subje	ect to offset?	Obligations report as priority	arising out of a separation agreement or divorce	that you did not
	No		<u></u>	nsion or profit-sharing plans, and other similar de	ebts
	■ No □ Yes		·	, , , , , , , , , , , , , , , , , , , ,	
	⊔ Yes		Other. Spec	revolving account	

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DODIO	1 Catalina Solis	Case number (if know)	
4.2	Merchants Credit Guide	Last 4 digits of account number	\$87.00
	Nonpriority Creditor's Name Executive Offices	When was the debt incurred?	
	223 W. Jackson Blvd, Ste 700		
	Chicago, IL 60606	_	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Rosin eyecare	
4.3	United Guaranty Residential Ins.	Last 4 digits of account number	\$136,805.00
	Nonpriority Creditor's Name c/o Bergstrom Law Ltd	When was the debt incurred?	
	9555 S Eastern Ave, Ste 200	When was the dept incurred?	
	Las Vegas, NV 89123		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify contract	
4.4	United Guaranty Residential Ins.	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name		Ψ0.00
	230 North Elm Street	When was the debt incurred?	
	Greensboro, NC 27401 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
		·	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify notice only	
	□ res	Other, Specify House Offing	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Catalina Solis

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Te	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
mom r art r		•		·	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				To	otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	138,992.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	138,992.00

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Fill in this infor				
Debtor 1	Catalina Solis			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this
				amended filir

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	whom you have the r, Street, City, State and ZIP (contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	City		State	Zii Code	
	Name				
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	_

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		Docume	<u>ent Page 23 d</u>	ot 47	
Fill in this	s information to identify your	case:			
Debtor 1	Catalina Salis				
Debioi i	Catalina Solis First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fi	ling) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	• ,				
Case num (if known)	nber				Charlettitis is an
(II KIIOWII)					Check if this is an amended filing
					amended ming
Officia	al Form 106H				
	dule H: Your Cod	obtoro			40/45
Sche	dule H. Tour Cou	enrois			12/15
1. Do	e and case number (if known you have any codebtors? (If	, , ,		e as a codebtor.	
■ No □ Ye					
Arizo	thin the last 8 years, have you na, California, Idaho, Louisiana o. Go to line 3. es. Did your spouse, former spo	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash		
in lin Form	e 2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed the	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
				_	
3.1	Name			D Schedule D, lin	
	Name			☐ Schedule E/F,	
				☐ Schedule G, lin	ne
	Number Street				
	City	State	ZIP Code		
3.2	Nama			D Schedule D, lin	
	Name			☐ Schedule E/F,	
				☐ Schedule G, lin	ne
	Number Street				
	City	State	ZIP Code		

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					_				
	in this information to identify your ca								
Del	otor 1 Catalina Sol	is							
	btor 2								
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS						
	se number nown)						d filing ent showi	ng postpetition ch	apter
\sim	fficial Form 1061				1	3 income a	as of the	following date:	
	fficial Form 106l				N	/IM / DD/ Y	YYY		
	chedule I: Your Income as complete and accurate as possible.								12/15
spo atta Pa	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. T1: Describe Employment	r spouse is not filing wi	ith you, do not includ	e informat	ion abou	t your spo	use. If m	ore space is nee	eded,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-	filing spouse	
	If you have more than one job,	Employment status	■ Employed			■ Emplo	oyed		
	attach a separate page with information about additional	Employment status	☐ Not employed			☐ Not employed			
	employers.	Occupation				educato	or		
	Include part-time, seasonal, or self-employed work.	Employer's name				Univers	ity of III	linois	
	Occupation may include student or homemaker, if it applies.	Employer's address				1640 W Chicago		velt Road 608	
		How long employed to	here?			_2	0 years		_
Pai	rt 2: Give Details About Mor	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	port for any	line, write	e \$0 in the	space. Ir	nclude your non-fil	ing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all emp	loyers for	that perso	n on the	lines below. If you	need
					For De	btor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	S	0.00	\$	4,111.00	
3.	Estimate and list monthly overt	ime pay.		3. +	S	0.00	+\$	0.00	

Calculate gross Income. Add line 2 + line 3.

0.00

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Debt	or 1	Catalina Solis	_	Case number (if known)		
				For Debtor 1	For Debtor 2	or
				TOT DEDICT T	non-filing spe	
	Cop	y line 4 here	4.	\$ 0.00		11.00
5.	List	all payroll deductions:				
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$62	29.00
	5b.	Mandatory contributions for retirement plans	5b.	\$ 0.00	\$	0.00
	5c.	Voluntary contributions for retirement plans	5c.	\$0.00	\$	0.00
	5d.	Required repayments of retirement fund loans	5d.	\$ 0.00	\$	0.00
	5e.	Insurance	5e. 5f.	\$ 0.00 \$ 0.00	\$	0.00
	5f. 5g.	Domestic support obligations Union dues		•	\$ \$	0.00
	5y. 5h.	Other deductions. Specify: SURS	5g. 5h.+			<u>0.00</u> 29.00
	011.	D3 Quality Care Mo Dep	_ 011.1	\$ 0.00	· -	49.00
		D3 Quality Care Mo EE	_	\$ 0.00	· : — — — —	27.00
		D6 Quality Care Dental Mo	_	\$ 0.00		17.00
		Campus Recreation-UIC-monthly	_	\$ 0.00	\$	28.00
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.	\$ 0.00	\$ 1.37	79.00
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 0.00	·	32.00
			٠.	Ψ	Ψ	52.00
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business,				
	ou.	profession, or farm				
		Attach a statement for each property and business showing gross				
		receipts, ordinary and necessary business expenses, and the total	90	\$ 0.00	c	0.00
	8b.	monthly net income. Interest and dividends	8a. 8b.	\$ <u>0.00</u> \$ 0.00	\$ \$	0.00
	8c.	Family support payments that you, a non-filing spouse, or a dependent		Ψ	Ψ	0.00
		regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce	_	•	•	
	0.1	settlement, and property settlement.	8c.	\$ 0.00	\$	0.00
	8d.	Unemployment compensation Social Security	8d.	\$ 0.00	\$ \$	0.00
	8e. 8f.	Other government assistance that you regularly receive	8e.	\$0.00	Φ	0.00
	oi.	Include cash assistance and the value (if known) of any non-cash assistance)			
		that you receive, such as food stamps (benefits under the Supplemental				
		Nutrition Assistance Program) or housing subsidies.	01	A	Φ.	
	0~	Specify: unemployment Pension or retirement income	_ 8f. _ 8a	\$ 1,256.00 \$ 0.00	\$	0.00
	8g. 8h.	Other monthly income. Specify:	8g. 8h.+	- 0.00	\$	0.00
	OH.	Other monthly income. Specify.	_ 011.7	Ψ	+ Ψ	0.00
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$ 1,256.00	\$	0.00
				1,200.00		0.00
10	Cald	culate monthly income. Add line 7 + line 9.	10. \$	1,256.00 + \$	2,732.00 =	\$ 3,988.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. Ψ	1,230.00	2,732.00	Ψ 3,966.00
		3 1	. –			
11.		e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your		dents vour roommates	s and	
		er friends or relatives.	асренс	derite, your roominates	s, and	
		not include any amounts already included in lines 2-10 or amounts that are not	availabl	le to pay expenses list		
	Spe	cify:			11	+\$0.00
12	۸۵۸	the amount in the last column of line 10 to the amount in line 11. The res	ult ic th	e combined monthly is	ocome	
14.		e that amount on the Summary of Schedules and Statistical Summary of Certai			, if it	
	appl	•			12.	\$ 3,988.00
						combined
						nonthly income
13.	Do y	you expect an increase or decrease within the year after you file this form	?			
		No.				
		Yes. Explain:				

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	in this information to identify	vour case.			Ī		
					Ohaa	to Wale to the	
Deb	ctor 1 Catalina S	olis				k if this is: An amended filing	
Deb	otor 2					A supplement show	ving postpetition chapter
(Spo	ouse, if filing)					13 expenses as of	the following date:
Unit	ted States Bankruptcy Court for	the: NORTH	ERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY	
Cas	e number						
(If kı	nown)						
Of	fficial Form 106	J					
	chedule J: You		ises				12/1
Be info	as complete and accurate ormation. If more space is nber (if known). Answer e	as possible needed, atta very questio	. If two married people ar ich another sheet to this				
Par	t 1: Describe Your Hou Is this a joint case?	sehold					
١.	No. Go to line 2.						
	Yes. Does Debtor 2 liv	e in a separ	ate household?				
	□ No						
		nust file Offic	al Form 106J-2, Expenses	for Separate House	ehold of Debt	tor 2.	
2.	Do you have dependents						
۷.			=======================================	-			
	Do not list Debtor 1 and Debtor 2.	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	De not state the						□ No
	Do not state the dependents names.			Son		17	■ Yes
	·						□ No
							☐ Yes
							□ No
							☐ Yes
							□ No
•	D						☐ Yes
3.	Do your expenses include expenses of people other yourself and your depen	r than	No Yes				
Dan	<u> </u>						
Est exp	t 2: Estimate Your Ong- imate your expenses as of penses as of a date after the plicable date.	your bankr	uptcy filing date unless y				
the	lude expenses paid for wit value of such assistance ficial Form 106l.)					Your exp	enses
	The months of			andreda Cont			
4.	The rental or home owner payments and any rent for			nclude first mortgag	e 4. \$		1,135.00
	If not included in line 4:						
	4a. Real estate taxes				4a. \$		0.00
	4b. Property, homeowne	-			4b. \$		0.00
	4c. Home maintenance				4c. \$		40.00
5.	4d. Homeowner's associ Additional mortgage pay			me equity loans	4d. \$ 5. \$		0.00 0.00
υ.	, wantonai mortgage pay		rai rooiaonoo, suun as 110	no equity lealls	υ. φ		v.vv

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125.00 128.00
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e or decrease because of
or decrease because (

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Fill in this info	rmation to identify your	00001			
		case.			
Debtor 1	Catalina Solis First Name	Middle Name	Last Name		
Dobtor 2	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Official For	m 106Dec				
Declara	tion About a	an Individua	I Debtor's So	chedules	12/15
years, or both.	ey or property by fraud i 18 U.S.C. §§ 152, 1341, 1 gn Below		nkruptcy case can result	in fines up to \$250,000), or imprisonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an att	orney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
that they a	re true and correct. talina Solis	that I have read the su	mmary and schedules fil	led with this declaration	,
	na Solis ure of Debtor 1		Signature of	of Debtor 2	

Date

Date October 4, 2016

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Fill	in this info	rmation to identify you	r case:					
Del	btor 1	Catalina Solis						
L.		First Name	Middle Name	Last N	ame			
	btor 2 buse if, filing)	First Name	Middle Name	Last N	ame			
Lini	itad States P	Contributor Court for the	NORTHERN DISTRICT	OE ILLINOIS				
Oili	ileu Siales D	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS				
	se number nown)						_	theck if this is an mended filing
		orm 107 t of Financial	Affairs for Indivi	iduals Fi	lina for E	Bankruptcy		4/1
Be a	as complete rmation. If	and accurate as possi	ble. If two married people attach a separate sheet to	are filing tog	ether, both are	e equally responsib		plying correct
Pai	t 1: Give	Details About Your Ma	rital Status and Where Yo	ou Lived Befor	е			
1.	What is yo	ur current marital statu	s?					
	■ Marrie							
2.	During the	last 3 years, have you	lived anywhere other thar	n where you li	ve now?			
	■ No							
	☐ Yes. L	ist all of the places you l	ived in the last 3 years. Do	not include wh	ere you live nov	v.		
	Debtor 1 F	Prior Address:	Dates Debtor lived there	1 De	btor 2 Prior Ad	ddress:		Dates Debtor 2 lived there
3. state			ver live with a spouse or le lifornia, Idaho, Louisiana, N					
	■ No □ Yes. M	<i>l</i> lake sure you fill out <i>Scl</i>	nedule H: Your Codebtors (0	Official Form 1	06H).			
Pai	rt 2 Expl	ain the Sources of You	r Income					
4.	Fill in the to	tal amount of income yo	nployment or from operati u received from all jobs and have income that you recei	l all businesses	s, including part	time activities.	ious caler	ndar years?
	■ No □ Yes. F	fill in the details.						
			Debtor 1			Debtor 2		
			Sources of income Check all that apply.	Gross ind (before de exclusions	ductions and	Sources of inco Check all that ap		Gross income (before deductions and exclusions)

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Case number (if known) Document Debtor 1 Catalina Solis Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until Unemployment \$10,048.00 the date you filed for bankruptcy: For last calendar year: Unemployment \$2,548.00 (January 1 to December 31, 2015) List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

,	Within 1 year before you filed for bankrunte	cy did you make a nayme	ont on a dobt you ou	anyono who	was an insidor?	
	Cround and Address	Dates of payment	paid	still owe	True and paymont for in	
	Creditor's Name and Address	Dates of payment	i otai ailioulit	Alliount vou	was this payment for	

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No No

Yes. List all payments to an insider.

No.

Go to line 7.

attorney for this bankruptcy case.

Insider's Name and Address

Dates of payment

Total amount paid

Amount you still owe

Reason for this payment

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Case number (if known) Document Debtor 1 Catalina Solis Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider **Insider's Name and Address Total amount** Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Case title Nature of the case Court or agency Case number **United Guaranty Residential** contract Circuit Court of Cook Pending Insurance v. Catalina Vega County, Dist 4 ☐ On appeal 16 L 064009 Maybrook Ave. □ Concluded Maywood, IL 60153 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property **Date** Value of the property **Explain** what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

Address:

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and

Describe the gifts

Dates you gave the gifts

Value

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14.	Within 2 years before you filed for bankr ■ No □ Yes. Fill in the details for each gift or or			s with a total	value of more than	n \$600 to any charity?	
	Gifts or contributions to charities that 1 more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	otal	Describe what you contributed		Dates you contributed	Value	
Par	tt 6: List Certain Losses						
15.	Within 1 year before you filed for bankru or gambling?	ptcy or	since you filed for bankruptcy, did yo	ou lose anytl	ning because of the	eft, fire, other disaster	
	■ No □ Yes. Fill in the details.						
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the lo the amount that insurance has paid. Li ce claims on line 33 of Schedule A/B: I	st pending	Date of your loss	Value of property lost	
Par	tt 7: List Certain Payments or Transfers	6					
16.	Within 1 year before you filed for bankru consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition p	preparir	ng a bankruptcy petition?			erty to anyone you	
	□ No ■ Yes. Fill in the details.						
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any property transferred		Date payment or transfer was made	Amount of payment	
	William Teitelbaum c/o Donald Leibsker 10 S. LaSalle Street, Suite 1230 Chicago, IL 60603 lawbrt@aol.com		Attorney Fees			\$1,200.00	
17.	Within 1 year before you filed for bankru promised to help you deal with your cree Do not include any payment or transfer that	ditors o	to make payments to your creditors		r transfer any proρε	erty to anyone who	
	Yes. Fill in the details.						
	Person Who Was Paid Address		Description and value of any prope transferred	erty	Date payment or transfer was made	Amount of payment	
18.	transferred in the ordinary course of you Include both outright transfers and transfers include gifts and transfers that you have all No	ir busin s made a	ess or financial affairs? as security (such as the granting of a se				
	Yes. Fill in the details. Person Who Received Transfer Address			Describe any property or Date of ayments received or debts made			
	Person's relationship to you		property transferred	paid in exc		muuo	
	o rotationionip to you						

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Debtor 1 **Catalina Solis**

19.		thin 10 years before you filed for bankrup neficiary? (These are often called asset-pro No		ny property to a	self-settle	ed trust or similar device	of whic	h you are a
		Yes. Fill in the details.	in the details.					
	Na	me of trust	Description and	value of the pro	perty trans	sferred	Date made	Transfer was
Pa	t 8:	List of Certain Financial Accounts, Ins	struments, Safe Depos	it Boxes, and S	torage Uni	ts		
20.			y, were any financial a	ccounts or inst	ruments he	eld in your name, or for y	our ben	efit, closed,
	Inc	lude checking, savings, money market, o uses, pension funds, cooperatives, assoc				it; shares in banks, cred	it unions	s, brokerage
		No Yes. Fill in the details.						
		nme of Financial Institution and Idress (Number, Street, City, State and ZIP de)	Last 4 digits of account number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	befo	Last balance ore closing or transfer
21.		you now have, or did you have within 1 y sh, or other valuables?	ear before you filed fo	or bankruptcy, a	ny safe de	posit box or other depo	sitory fo	r securities,
	■ No □ Yes. Fill in the details.							
		nme of Financial Institution Idress (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents		you still ve it?
22.								
		No Yes. Fill in the details.						
	Na	me of Storage Facility	Who else has or	had access	Describe	the contents	Do	you still
		Idress (Number, Street, City, State and ZIP Code)	to it? Address (Number, State and ZIP Code)					ve it?
Pa	t 9:	Identify Property You Hold or Control	for Someone Else					
23.		you hold or control any property that sor someone.	neone else owns? Inc	lude any proper	ty you bor	rowed from, are storing	for, or h	old in trust
		No Yes. Fill in the details.						
	_	vner's Name Idress (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property		Value
Pa	t 10	Give Details About Environmental Info	ormation					
For	the	purpose of Part 10, the following definition	ons apply:					
	tox	vironmental law means any federal, state, ic substances, wastes, or material into the ulations controlling the cleanup of these	ne air, land, soil, surfac	e water, ground				

to own, operate, or utilize it, including disposal sites.

Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Catalina Solis

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No							
	_	Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice		
25.	Hav	e you notified any governmental unit of	any release of hazardous material?					
	■ No □ Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice		
26.	Hav	e you been a party in any judicial or adm	inistrative proceeding under any env	ironn	nental law? Include settlements a	nd orders.		
	■ No □ Yes. Fill in the details.							
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ure of the case	Status of the case		
Par	11:	Give Details About Your Business or 0	Connections to Any Business					
27.	With	nin 4 years before you filed for bankrupte	cy, did you own a business or have ar	ny of	the following connections to any	business?		
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
		☐ A partner in a partnership						
		☐ An officer, director, or managing exe	ecutive of a corporation					
		☐ An owner of at least 5% of the voting	g or equity securities of a corporation					
		No. None of the above applies. Go to P	art 12.					
		Yes. Check all that apply above and fill	in the details below for each business	s.				
		siness Name dress	Describe the nature of the business		Employer Identification number			
	Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed							
28.		nin 2 years before you filed for bankrupto itutions, creditors, or other parties.	cy, did you give a financial statement	to an	yone about your business? Inclu	de all financial		
		No Yes. Fill in the details below.						
		me dress nber, Street, City, State and ZIP Code)	Date Issued					
	•	,						

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Debtor 1 Catalina Solis

Part 12: Sign Below	
are true and correct. I understand that	ent of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers making a false statement, concealing property, or obtaining money or property by fraud in connection es up to \$250,000, or imprisonment for up to 20 years, or both.
/s/ Catalina Solis	
Catalina Solis Signature of Debtor 1	Signature of Debtor 2
Date October 4, 2016	Date
Did you attach additional pages to Yo	r Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
□ Yes	
Did you pay or agree to pay someone	rho is not an attorney to help you fill out bankruptcy forms?
No	

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Catalina Solis			
	First Name	Middle Name	Last Name	
Debtor 2	First Name	Middle None	Look Nome	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
0				
Case number (if known)				☐ Check if this is an
				amended filing
			viduals Filing Under C	hapter 7 12/15
creditors hav	ve claims secured by yo	ur property, or		
You must file th which on the	ever is earlier, unless the form	vithin 30 days after ne court extends th	you file your bankruptcy petition or by t e time for cause. You must also send co	pies to the creditors and lessors you list
	eople are filing togethe nd date the form.	r in a joint case, bo	th are equally responsible for supplying	correct information. Both debtors must
	and accurate as possib your name and case nur		s needed, attach a separate sheet to this	form. On the top of any additional pages,
Part 1: List Y	our Creditors Who Hav	e Secured Claims		
1. For any credit	tors that you listed in Pa	art 1 of Schedule D	: Creditors Who Have Claims Secured b	y Property (Official Form 106D), fill in the
information b	elow.			, , ,
Identify the ci	reditor and the property t	hat is collateral	What do you intend to do with the pro secures a debt?	perty that Did you claim the property as exempt on Schedule C?
			Secures a debt:	as exempt on ochequie o:
Creditor's	Freedom Mortgage		☐ Surrender the property.	□ No
name:			☐ Retain the property and redeem it.	
Description	f 1512 Kamman Ave	. La Cranga	Retain the property and enter into a	■ Yes
	f 1542 Kemman Ave Park, IL 60526 Co	•	Reaffirmation Agreement.	
property securing debt	•	on county	☐ Retain the property and [explain]:	
securing debt				
Part 2: List Y	our Unexpired Persona	I Property I eases		
			in Schedule G: Executory Contracts and	Unexpired Leases (Official Form 106G), fill
				effect; the lease period has not yet ended.
You may assum	e an unexpired persona	il property lease if	the trustee does not assume it. 11 U.S.C	. § 365(p)(2).
Describe your	unexpired personal pro	perty leases		Will the lease be assumed?
		,		
Lessor's name:				□ No
Description of le	eased			
Property:				☐ Yes
Lessor's name:				□ No
Description of le	eased			LI INU
Property:				☐ Yes
Lessor's name:				□ No

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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Debtor	1 <u>C</u> a	atalina Solis	Case number (if known)	
Descrip	tion of	leased		
Propert				☐ Yes
Lessor's name: Description of leased Property:				□ No
		ieaseu		☐ Yes
Lessor's name: Description of leased Property:				□ No
		leased		☐ Yes
Lessor's name: Description of leased Property:				□ No
		ieaseu		☐ Yes
Lessor's				□ No
Descrip Propert		leased		☐ Yes
Part 3:	Sig	n Below		
		of perjury, I declare that I have in is subject to an unexpired lease.	icated my intention about any property of my estate that sec	ures a debt and any personal
X /s/ (/ Cata	llina Solis	X	
		a Solis	Signature of Debtor 2	
Się	gnatur	e of Debtor 1		
Da	ate	October 4, 2016	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-31682 Doc 1 Filed 10/04/16 Entered 10/04/16 14:14:13 Desc Main Document Page 42 of 47

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

Debtor(s)	Chapter	
PENSATION OF ATTOP	NEY FOR DEBTOR(S)	
filing of the petition in bankruptey, ion of or in connection with the ban	or agreed to be paid to me, for services rend kruptey case is as follows:	cred or to
ompansation with any other person	unless they are members and associates of n	ıy law fimi.
pensation with a person or persons we names of the people sharing in the	vho are not members or associates of my law compensation is attached, Donald Leibsk	ı firm. A ər Esq.
endering advice to the debtor in deb statement of affairs and plan which editors and confirmation hearing, an to reduce to market value; exe	emining whether to file a petitlon in hankru nay be required; nd any adjoumed hearings thereof; emption planning; preparation and fili	ng of
	; service:	
William Teitelbau Signature of Attorne William Teitelbau clo Donald Leibs 10 S. LaSalle Stre Chicago, IL 6060: 630-202-8405 fax: 312-724-862 Name of law firm Donald Leibsker,	Totalbaw seri 6274270 sy im ker eet, Suite 1230 6 Lower Esq. eet, Suite 1230	ntor(s) in
	empansation with any other person tensation with a person or persons to names of the people sharing in the to render legal service for all aspect andering advice to the debtor in det statement of affairs and plan which editors and confirmation hearing, at to reduce to market value; excations as needed; preparation household goods. If the does not include the following CERTIFICATION Fany agreement or arrangement for William Teltelbat Signature of Attornation Signature Signature of Attornation Signature Signature of Attornation Signature Si	perpansation with any other person unless they are members and associates of my law enames of the people sharing in the compensation is attached. Donald Lelbskin render legal service for all aspects of the bankruptcy case, including: andering advice to the debtor in determining whether to file a petition in bankrupt statement of affairs and plan which may be required; whiters and confirmation hearing, and any adjourned hearings thereof; to reduce to market value; exemption planning; preparation and filling as needed; preparation and filling of motions pursuant to 11 incusehold goods. If the does not include the following service: CERTIFICATION Fany agreement or arrangement for payment to me for representation of the debutter of attorney William Teltelbaum 6274270 Signature of Attorney

William Teitelbaum Attorney and Counselor At Law

Contract For Bankruptcy Services

This agreement is executed this $\frac{16/H}{4}$ day of $\frac{1}{100}$	EPTEMBER, 2016, by and
between William Teltelbaum and Donald Leibsker (hereinafte Relief Agency") and <u>LATALUA</u> SOUS	er the "Attorneys" and "A Debt
Relief Agency") and <u>CATALINA</u> 30 U.S	and
	," whether one or more). The
parties agree as follows:	

Type of Bankruptcy

Client retains attorney to file a Chapter 7 bankruptcy. If the Client determines at a later date that the Client desires to file a Chapter 13 bankruptcy, the parties shall execute a new contract setting forth the terms of the legal representation.

Services Provided by Attorney

- Analysis of your financial condition;
- Advise you as to the advisability of seeking relief in bankruptcy under either Chapter 7 or Chapter 13 of the Bankruptcy Code;
- Assist you in assembling all documents necessary for or in connection with the filing of a
 petition under the Bankruptcy Code;
- Advise you as to availability of exemptions under applicable law;
- Assist you in meeting all conditions precedent as to filing for relief under the Bankruptcy Code and in meeting all conditions precedent to obtaining a discharge, if you are eligible to receive a discharge;
- Prepare you for examinations at the meeting of creditors pursuant to Section 341 of the Bankruptcy code and accompany you to the meeting;
- Assist you with affirmation agreements, if applicable;
- Assist you in the enforcement of the automatic stay if required;
- Arrange for electronic filing of your bankruptcy petition and supporting papers;
- · Communicate with your bankruptcy Trustee;
- Communicate with your creditors, if necessary; and
- Assist in arranging for a pre-discharge financial course.

Fees and Terms of Payment

- The filing fee of Chapter 7 bankruptcy is \$335.00 and must be remitted before the bankruptcy petition can be filed in Federal Court. The filing fee is a court cost over and above the Attorney fee.
- The Client agrees to pay an Attorney fee of 1/200. 00 for the Chapter 7 bankruptcy.
- The Client and Attorney will negotiate a new fee agreement for services rendered beyond those services listed in Services Provided by Attorney.

You are aware that attorneys Donald Leibsker, and William Teitelbaum will be working on your case and will be sharing fees that you have paid. The Client understands that if the Client does not pay the fees as set out above, the Attorney has no obligation to provide the service, and has the right to file a motion to withdraw as the Attorney for the Client in this case.

Services Not Provided Under the Attorney Fee

- · Additional creditors' examination;
- Court appearances beyond the first creditor's examination;
- Adversary proceedings;
- · Amendments to the original petition;
- Judicial lien avoidances; and
- Any other services, such as defense of a complaint to determine discharge ability of a
 debt or of a United States Trustee motion to convert this case or dismiss it as an abusive
 filing.

Client's Obligations

- To pay the fees as set out above;
- To provide accurately and honestly all the information necessary to prepare and file the Chapter 7 bankruptcy;
- · To keep the Attorney advised at all times of the Client's address and telephone numbers;
- To attend the 341 Creditors' Meeting and any other hearings set in the case;
- To provide any information requested of the Client by the Trustee, or any other party in the case, unless the Court rules that the Debtor is not required to provide the information;
- · To respond immediately to any requests of the Client by the Attorney.

As a separate document, but included as part of this representation agreement, we are giving you notice of "Important Information About the Bankruptcy Assistance Services from an Attorney" as required by Section 527 of the Bankruptcy Reform Act.

This agreement represents the complete agreement between the parties and may not be

United States Bankruptcy Court Northern District of Illinois

In re	Catalina Solis	Debtor(s)	Case No		
	VEI	RIFICATION OF CREDITOR M	ATRIX		
	Number of Creditors:				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	October 4, 2016	/s/ Catalina Solis Catalina Solis Signature of Debtor			

Chase PO Box 15298 Wilmington, DE 19850-5298

Freedom Mortgage PO Box 89486 Cleveland, OH 44101

Loancare Servicing Center 3637 Sentara Way Virginia Beach, VA 23452

Merchants Credit Guide Executive Offices 223 W. Jackson Blvd, Ste 700 Chicago, IL 60606

United Guaranty Residential Ins. c/o Bergstrom Law Ltd 9555 S Eastern Ave, Ste 200 Las Vegas, NV 89123

United Guaranty Residential Ins. 230 North Elm Street Greensboro, NC 27401